

Congress of the United States
House of Representatives

November 28, 2017

The Honorable Mitch McConnell
Majority Leader
United States Senate
S-221 U.S. Capitol
Washington, DC 20515

The Honorable Charles Schumer
Minority Leader
United States Senate
S-230 U.S. Capitol
Washington, DC 20515

Dear Majority Leader McConnell & Minority Leader Schumer,

Thank you for your hands-on engagement and commitment to reform of the National Flood Insurance Program (NFIP). Reform is long overdue.

It is my hope that Congress will pass NFIP reform legislation that will work better, provide greater coverage choices and cost less for the hard-working Wisconsinites and homeowners and businesses in this country who reside in flood zones. Specifically, I write today to encourage you to include the House-passed provisions from H.R. 1422, The Flood Insurance Market Parity Modernization Act, in any Senate flood insurance reform bill that may come up for a vote. The inclusion of these provisions will allow for regular consumers to benefit from lower prices and better choices of flood insurance.

Private flood insurance will increase competition in the marketplace, resulting in lower costs and increased consumer protections and options. It is a practical solution to a lot of frustrations that have been encountered in my Congressional district. For the thousands of Wisconsinites who live in communities along the Mississippi River, other river tributaries, and low-lying areas, the cost of flood insurance is staggering, causing significant financial burden and frustration. Enacting H.R. 1422, which permits home and business owners the opportunity to purchase flood insurance from private companies may provide consumers with greater options at lower financial cost.

The current model of the flood insurance program is not solvent. It is my hope that this effort will reduce the cost burden on those who do not face inclement weather every year.

I will continue to work with homeowners and local officials to try to ease the financial burden of the National Flood Insurance Program. I hope you will include this important legislation in any Senate flood insurance reform package, and give options to the millions of people who are required to purchase flood insurance.

Sincerely,



Ron Kind
Member of Congress